

CAN I HAVE A SUCCESSFUL 341 MEETING IN NEW JERSEY?



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Many of my clients worry about the mandatory court hearing when they file for bankruptcy relief. In reality, the 341 Meeting is one of the easiest steps in the bankruptcy process. With proper preparation, you can have a successful 341 Meeting without being anxious, fearful, or nervous.

Explaining the Bankruptcy 341 Meeting

Each debtor who files for bankruptcy relief must attend a 341 Meeting. 341 Meeting is the name used by many people to refer to the mandatory First Meeting of Creditors required by [11 U.S. Bankruptcy Code §341](#). Some people also refer to this hearing as the 341 Hearing.

A 341 Meeting is presided over by the trustee that is appointed to administer your bankruptcy case. A judge will not be present during your hearing. The trustee places you under oath before asking you questions about your assets and debts, income and expenses, and your financial history. These questions are the same questions my staff asked you when we were preparing your bankruptcy schedules.



The key to remember is that you already know the answer to each and every question asked by the trustee because the questions are directly related to your finances and your life. Once you realize this, you will feel more confident and less fearful about appearing at your 341 Meeting.

Preparing for a Successful Bankruptcy 341 Meeting



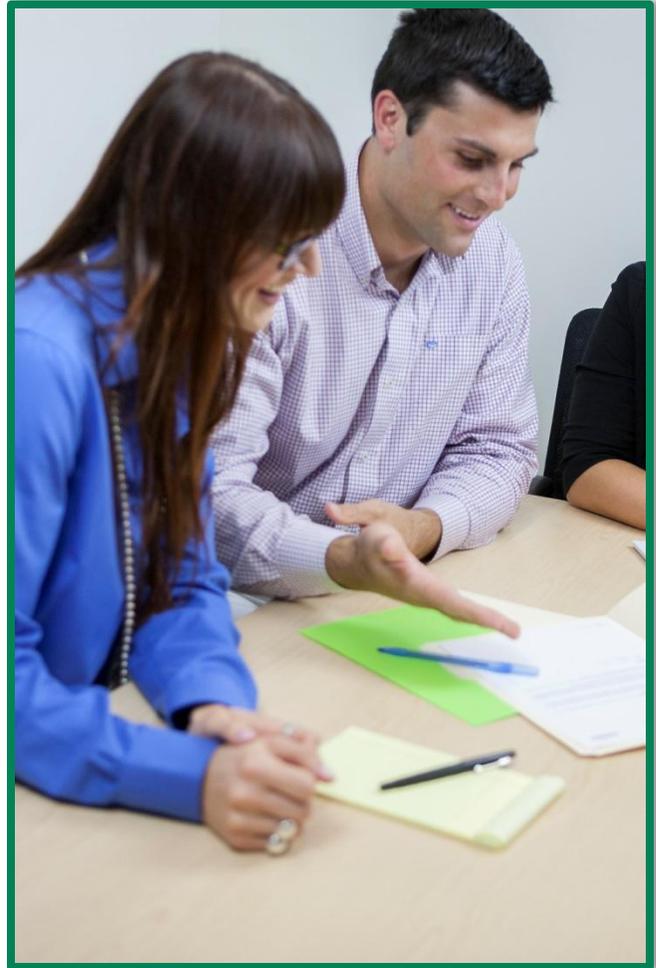
My staff will help prepare you for your 341 Meeting by reviewing the common questions asked by the trustee in each bankruptcy hearing. We will also answer any

questions you may have about the 341 Meeting in order to help you feel more at ease and confident. To begin, we have listed several steps that you can take to prepare for a successful 341 Meeting.

- **Review your bankruptcy petition and schedules.** The trustee is using the information you included in your bankruptcy forms to ask the questions during the 341 Meeting. Reviewing your copy of the bankruptcy petition and schedules prior to your hearing will help you feel more at ease about answering the trustee's questions.
- **Arrive 30 minutes early for your 341 Meeting.** Hearings are scheduled very close together because the typical hearing only takes about five to ten minutes. If you arrive 30 minutes early, you can watch several hearings before your case is called. This will help you know what to expect

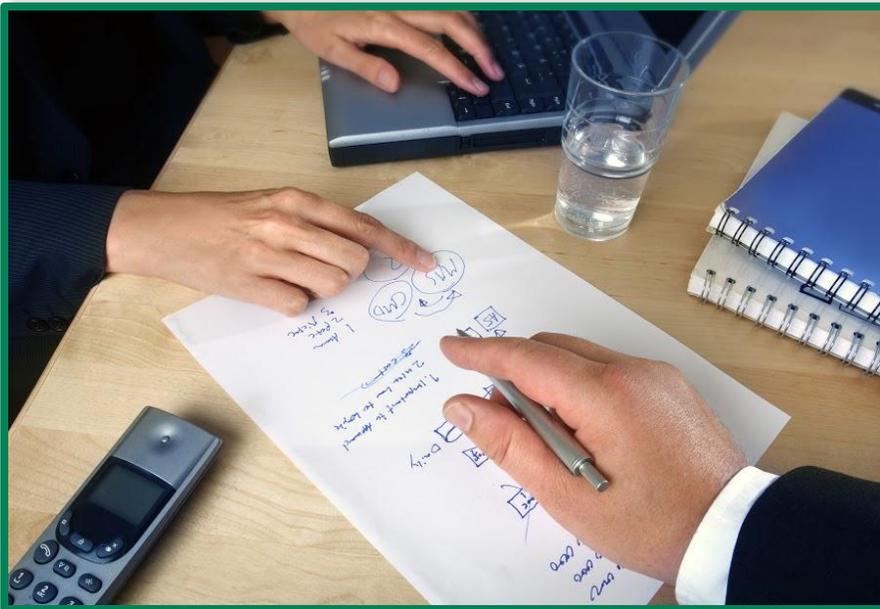
and it will make it much easier for you when your case is called to take your turn in the witness stand.

- **Know where the hearing is located.** If you are unfamiliar with the area of town where the hearing will be held, drive to the hearing location a few days prior to your 341 Meeting. Locate where you can park and verify where to enter the building. Getting lost on the way to court the day of your hearing will only cause you undue stress and anxiety.
- **Do not surprise your attorney during your testimony.** If something has changed since you filed your bankruptcy case, immediately notify your bankruptcy attorney. Never “announce” during your 341 Meeting that something has changed without first discussing the change with your bankruptcy attorney.
- **Keep your answers brief and to the point.** If you can answer the trustee’s question with a “yes” or “no,” then do so. Do not give long, drawn-out explanations of why you cannot pay your bills or why you lost your job. The trustee is only interested in the information he is seeking.



Do not offer additional information that has not been requested in the trustee's question.

It is understandable that you will feel a little nervous and anxious about appearing in court. However, remember that everyone in the courtroom is there for the same reason – they are debtors appearing at their 341 Meeting, attorneys for those debtors, or creditors. Actually, it is very seldom that a creditor appears at a 341 Meeting. Most creditors do not bother to attend the First Meeting of Creditors. In most cases, the hearing room will be filled with debtors (just like you) and their attorneys (just like me).



By the time your 341 Meeting is scheduled, we will have you fully prepared to answer all of the trustee's questions with

confidence. Preparation is one of the best ways to ensure that you have a successful 341 Meeting.

Contact an Experienced Mount Holly Bankruptcy Attorney

Personal Approach, Professional Service, Affordable Payment Plans

The Law Office of Travis J. Richards, LLC is a full-service Mount Holly bankruptcy law firm focused on Chapter 7 Bankruptcy, Chapter 13 Bankruptcy, debt consolidation, credit repair, tax liens, student loans and foreclosure. We represent clients in Burlington County and throughout South Jersey.



Contact our office at 609-267-5297 to schedule your free consultation to discuss bankruptcy and non-bankruptcy alternatives. You

may also use our convenient [online contact form](#) and one of our friendly, professional staff members will contact you to answer your bankruptcy questions and/or schedule a free consultation with Travis J. Richards.

About the Author



Travis J. Richards

Travis Richards is not your typical attorney. He understands the random curve balls life throws at honest, hard-working people. Growing up on farm in Southampton, New Jersey, money didn't always come easy for many of his family, friends and neighbors. He saw that bad things often happen to good people. This background shaped his approach to the practice of law. Mr. Richards considers it a privilege to help clients from all walks of life recover from financial hardship. In doing so, he aims to provide every client with the same service he would provide a member of his own family. His mission is to get to know each client individually and provide the best legal advice possible for them to regain control of their lives.

“Over the past decade I have impacted the lives of hundreds of individuals and families in an extremely positive way,” he says. “Through bankruptcy I am able to show my clients a freedom that they thought impossible to achieve...My goal is not only wipe out the debt they have accumulated, but also help make sure they will never be in a situation to need my services again.” Mr Richards has helped hundreds of individuals eliminate debt, keep their property and return to financial stability. “Bankruptcy gives deserving individuals a second chance.”

Mr. Richards graduated with honors from Rutgers University, in New Brunswick, NJ where he majored in History. In 1999 he graduated, again with honors, from Rutgers School of Law, Camden, NJ. He was admitted to the New Jersey and Pennsylvania Bar in 1999, where he is licensed to practice law before the United States District Courts. Mr. Richards practices bankruptcy, mortgage loan modification work, debtor rights and credit card negotiations. He maintains memberships in the National Associate of Consumer Bankruptcy Attorneys, the Burlington County Bar Association, the New Jersey State Bar, the Pennsylvania State Bar, and the American Bankruptcy Institute

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